

Information to identify the case:

Debtor 1	Robert Clark	Social Security number or ITIN	xxx-xx-3885
	First Name Middle Name Last Name	EIN	--
Debtor 2	Roxanne Clark	Social Security number or ITIN	xxx-xx-5576
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23941-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Clark

Roxanne Clark

2/23/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Clark
Roxanne Clark
Debtors

Case No. 16-23941-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Feb 23, 2022

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Clark, Roxanne Clark, 118 Leeper Dr, New Castle, PA 16102-2716
cr	+ Ditech Financial LLC, Ditech Financial LLC, 1400 Turbine Drive Suite 200, Rapid City, SD 57703, US 57703-4719
cr	+ The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
14309559	+ A-1 Collections Svc, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
14309570	+ Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14309571	+ Fidelity Properties In, 220 E Main St, Alliance, OH 44601-2423
14309589	++ TRIAD FINANCIAL CORP, 5201 RUFÉ SNOW DRIVE, SUITE 400, NORTH RICHLAND HILLS TX 76180-6036 address filed with court., Roadloans, 7711 Center Ave, Huntington Beach, CA 92647
14309590	+ Tek-collect Inc, Pob 1269, Columbus, OH 43216-1269
14380368	The Bank of New York Mellon Trust Company, N.A., c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
15151576	Wells Fargo Bank, NA as Trustee c/o, Ditech Financial LLC F/K/A Green Tree Se, PO Box 12740, Tempe AZ 85284-0046

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 24 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 23 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 24 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 23 2022 23:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14663117	EDI: LCIFULLSRV	Feb 24 2022 04:53:00	13.7, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14309560	+ EDI: BANKAMER.COM	Feb 24 2022 04:53:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14309561	EDI: CAPITALONE.COM	Feb 24 2022 04:53:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14737926	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 23 2022 23:55:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Feb 23, 2022

Form ID: 3180W

Total Noticed: 41

14309563	+ Email/Text: bankruptcy@cavps.com	Feb 23 2022 23:56:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14370025	+ Email/Text: bankruptcy@cavps.com	Feb 23 2022 23:56:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14309565	+ EDI: WFNNB.COM	Feb 24 2022 04:53:00	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
14309566	+ EDI: WFNNB.COM	Feb 24 2022 04:53:00	Comenity Bank/vctrssec, Po Box 182789, Columbus, OH 43218-2789
14309567	+ EDI: WFNNB.COM	Feb 24 2022 04:53:00	Comenitycapital/overst, Po Box 182120, Columbus, OH 43218-2120
14309568	+ Email/PDF: creditonebknofications@resurgent.com	Feb 24 2022 00:00:46	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14309569	+ Email/Text: electronicbkydocs@nelnet.net	Feb 23 2022 23:56:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14309572	Email/Text: jill@ffcc.com	Feb 23 2022 23:55:00	First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309583	+ EDI: AMINFOFP.COM	Feb 24 2022 04:53:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14309585	+ EDI: PHINAMERI.COM	Feb 24 2022 04:53:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14321571	EDI: IRS.COM	Feb 24 2022 04:53:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14309564	EDI: JPMORGANCHASE	Feb 24 2022 04:53:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14358032	Email/PDF: resurgentbknofications@resurgent.com	Feb 24 2022 00:11:44	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14309586	+ Email/Text: electronicbkydocs@nelnet.net	Feb 23 2022 23:56:00	Nelnet Lns, Po Box 1649, Denver, CO 80201-1649
14309588	Email/Text: info@plazaservicesllc.com	Feb 23 2022 23:55:00	Plaza Servic, 110 Hammond Drive Suite 110, Atlanta, GA 30328
14320168	Email/Text: info@plazaservicesllc.com	Feb 23 2022 23:55:00	Plaza Services, 110 Hammond Drive, Suite 110, Atlanta, GA 30328
14378544	EDI: PRA.COM	Feb 24 2022 04:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14325376	+ EDI: RECOVERYCORP.COM	Feb 24 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14353429	+ EDI: JEFFERSONCAP.COM	Feb 24 2022 04:53:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14348298	EDI: Q3G.COM	Feb 24 2022 04:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14348761	EDI: Q3G.COM	Feb 24 2022 04:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14309590	+ Email/Text: Bankruptcy@TekCollect.com	Feb 23 2022 23:56:00	Tek-collect Inc, Pob 1269, Columbus, OH 43216-1269
14328332	+ Email/Text: electronicbkydocs@nelnet.net	Feb 23 2022 23:56:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508, ElectronicBkyDocs@Nelnet.net 68508-1911
14309592	+ EDI: VERIZONCOMB.COM	Feb 24 2022 04:53:00	Verizon, 500 Technology Dr, Weldon Spring, MO

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Feb 23, 2022

Form ID: 3180W

Total Noticed: 41

14319371	EDI: WFFC.COM	63304-2225
		Feb 24 2022 04:53:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14309593	+ EDI: WFFC.COM	Feb 24 2022 04:53:00 Wfds/wds, Po Box 1697, Winterville, NC 28590-1697
TOTAL: 34		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
cr	*	13.7, LLC, PO BOX 1931, Burlingame, CA 94011-1931
cr	*+	Carrington Mortgage Services, LLC., 1600 South Douglass Road, Anaheim, CA 92806-5951
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14321556	*+	A-1 Collections Svc, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
14309562	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court., Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14321557	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court., Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14321558	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14321560	*+	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
14321561	*+	Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789
14321562	*+	Comenitycapital/overst, Po Box 182120, Columbus, OH 43218-2120
14321563	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14321564	*+	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14321565	*+	Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14309573	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309574	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309575	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309576	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309577	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309578	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309579	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309580	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309581	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14309582	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14321567	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14321566	*+	Fidelity Properties In, 220 E Main St, Alliance, OH 44601-2423
14321568	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14321569	*+	Global Receivables Sol, 7171 Mercy Rd Ste 105, Omaha, NE 68106-2636
14321572	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14321570	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14321559	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card, Po Box 15298, Wilmington, DE 19850
14309587	*+	Nelnet Lns, Po Box 1649, Denver, CO 80201-1649
14321573	*+	Nelnet Lns, Po Box 1649, Denver, CO 80201-1649
14321574	*P++	PLAZA SERVICES LLC, ATTN MANNY WILLIAMS, 110 HAMMOND DRIVE, SUITE 110, ATLANTA GA 30328-4806, address filed with court., Plaza Servic, 110 Hammond Drive Suite 110, Atlanta, GA 30328
14309591	*+	Tek-collect Inc, Pob 1269, Columbus, OH 43216-1269
14321575	*+	Tek-collect Inc, Pob 1269, Columbus, OH 43216-1269
14321576	*+	Wfds/wds, Po Box 1697, Winterville, NC 28590-1697
14309584	##+	Global Receivables Sol, 7171 Mercy Rd Ste 105, Omaha, NE 68106-2636

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Feb 23, 2022

Form ID: 3180W

Total Noticed: 41

TOTAL: 1 Undeliverable, 36 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-6 bnicholas@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Robert Clark ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Roxanne Clark ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5